Central Excise exemption limit from rupees one crore to Rupees five crores for SSI units; and

(b) if so, whether Government would implement the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) Government had examined earlier a proposal to increase Central excise exemption limit for small scale pharmaceutical units from rupees one crore to rupees five crores and it was decided not to make any changes in this regard.

Share of urban banking

2162. SHRI SITARAM YECHURY: Will the Minister of FINANCE be pleased to state:

(a) the comparative information of share of bank branches and credit deposits;

(b) the details of credit deposit ratio for the years 1991, 1995, 2000 and 2005;

(c) whether it is a fact that deposits owned by farmers in NABARD are declining; and

(d) if so, the reasons therefor and remedial measures proposed by Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) As reported by the Reserve Bank of India (RBI), the population group-wise details regarding the number of Offices, agrregate deposits, gross bank credit, credit-deposit ratio (CDR) and respective population group-wise share of number of Officers, aggregate deposits and gross bank credit of Scheduled Commercial Banks as on 31st march, 1991, 1995, 2000 and 2005 are given in the Statement (*See* below)

(c) NABARD does not accept deposits from the public. The borrowings of NABARD are largely institutional (from banks, financial institutions and insurance companies, etc.)

(d) Does not arise.

Statement

Population group-wise details of Number of offices, Aggregate Deposits, Gross Bank Credit and CR Ratio of Scheduled Commercial Banks

Year	Parameter	Population group								
		Rural		Semi-urban		Urban		Metropolitan		All India
		Actual	% Share	Actual	% Share	Actual	% Share	Actual	% Share	
1991	Number of Offices	35042	58.3	11323	18.8	8081	13.4	5667	9.4	60113
	Aggregate Deposit (Rs. crore)	30682	15.3	41086	20.5	48874	24.4	79394	39.7	200036
	Gross Bank Credit (Rs. crore)	18425	13.9	20472	15.4	28541	21.5	65072	49.1	132510
	CD Ratio (%)	60.1		49.8		58.4		82.0		66.2
1995	Number of Offices	35008	56.2	12270	19.7	8982	14.4	6004	9.6	62264
	Aggregate Deposit (Rs. crore)	57399	15.3	74224	19.7	88716	23.6	155525	41.4	375864
	Gross Bank Credit (Rs. crore)	28183	12.7	28665	12.9	45758	20.6	119901	53.9	222507
	CD Ratio(%)	49.1		38.6		51.6		77.1		59.2
2000	Number of Offices	32719	49.9	14301	21.8	10176	15.5	8325	12.7	65521
	Aggregate Deposit (Rs. crore)	120447	14.7	160060	19.5	189186	23.0	352440	42.9	822133
	Gross Bank Credit (Rs. crore)	47396	10.1	55022	11.7	76767	16.4	289847	61.8	469032
	CD Ratio(%)	39.4		34.4		40.6		82.2		57.1
2005	Number of Offices	31958	46.9	15375	22.6	11498	16.9	9285	13.6	68116
	Aggregate Deposit (Rs. crore)	213536	12.2	296303	16.9	376133	21.5	867201	49.5	1753174
	Gross Bank Credit (Rs. crore)	106497	9.2	130596	11.3	189593	16.4	731121	63.1	1157807
	CD Ratio(%)	49.9		44.1		504		84.3		66.0